



## CIBC Unlimited<sup>®</sup> Chequing Account Aeroplan<sup>®1</sup> Miles Reward Feature Terms and Conditions including Fall 2009 Special Offer Terms and Conditions (October 1 to December 31, 2009)

### TO ENROL in the CIBC Unlimited Chequing Account Aeroplan Miles reward feature:

- (i) Advise CIBC that you want to enrol your new or existing CIBC Unlimited Chequing Account (your "**UCA**") in the Aeroplan Miles reward feature; and
- (ii) Provide us with your:
  - a. Existing Aeroplan account number. (Ensure that this is your Aeroplan account number or, in the case of a joint account, the Aeroplan account number of one of the *UCA* accountholders, and no one else's); or
  - b. Authorization to open an Aeroplan account on your behalf.

For joint *UCAs*, only one of the accountholders may earn Aeroplan Miles. Therefore, you must determine which accountholder will earn Aeroplan Miles on the *UCA* and provide his or her Aeroplan account number to CIBC. Where no Aeroplan number is provided at time of enrolment in this feature, CIBC will ask Aeroplan to open a new Aeroplan account in the name of one of the joint accountholders chosen at CIBC's sole discretion. Aeroplan Miles will not be split among Aeroplan accounts.

*Note: You need to enrol in the UCA Aeroplan Miles reward feature even though you may already have another CIBC product on which loyalty rewards may be earned (such as a CIBC credit card on which Aeroplan Miles may be earned).*

### A) To QUALIFY for the limited-time UCA Welcome Bonus of 10,000 Aeroplan Miles:

This limited-time UCA Welcome Bonus of 10,000 Aeroplan Miles is:

1. Made up of the one-time regular *UCA* Welcome Bonus of 5,000 Aeroplan Miles (see the *UCA Aeroplan Miles reward feature Terms and Conditions* posted on <http://www.cibc.com/ca/chequing-savings/unlimited-acct.html>) plus a one-time Additional 5,000 Aeroplan Miles Bonus, for a total limited-time *UCA* Welcome Bonus of 10,000 Aeroplan Miles; and
2. Applicable only for *UCAs* that are opened between October 1 and December 31, 2009 (the "**Fall 2009 Offer Period**") if all of these conditions (and the General terms set out below) are met:

#### One-time regular UCA Welcome Bonus of 5,000 Aeroplan Miles:

- (i) Open a new *UCA* and enrol it in the Aeroplan Miles reward feature
- (ii) Set up at least one eligible recurring direct deposit into, or three different eligible recurring pre-authorized debits from, your new *UCA* and ensure that within the next six full calendar months after the *UCA* is opened:
  - a. At least one eligible direct deposit is made into your *UCA*; or
  - b. At least three different eligible pre-authorized debits are withdrawn from your *UCA* within the same calendar month; and

#### One-time, limited-time Additional 5,000 Aeroplan Miles Bonus:

- (iii) Complete (i) during the *Fall 2009 Offer Period*. If you wish to open a *UCA* by phone via CIBC Telephone Banking or online via [cibc.com](http://cibc.com) or CIBC Online Banking, you must apply to open a *UCA* on or before December 18, 2009 and complete your account opening in-branch by December 31, 2009 if you do not already have:
  - a. A CIBC bank account for phone applications; or
  - b. A CIBC Convenience Card<sup>®</sup> and/or are not registered for CIBC Online Banking for online applications.
- (iv) Complete (ii) by February 26, 2010 (instead of within the next six full calendar months after the *UCA* is opened)
- (v) By February 26, 2010, register and use CIBC Online Banking to:
  - a. Pay a bill from your *UCA*; or
  - b. Send an *Interac*<sup>®2</sup> Email Money Transfer from your *UCA*.

For clarification, you may qualify for the limited-time *UCA* Welcome Bonus of 10,000 Aeroplan Miles (regular *UCA* Welcome Bonus of 5,000 Aeroplan Miles plus the Additional 5,000 Aeroplan Miles Bonus) OR the regular Welcome Bonus of 5,000 Aeroplan Miles OR the Thank You Bonus of 2,500 Aeroplan Miles (if you meet the requirements outlined below), and you cannot receive more than one Aeroplan Miles *UCA* Welcome or Thank You Bonus (under the regular Aeroplan Miles reward feature or any time-limited or other special offers).

### B) TO QUALIFY for the one-time UCA Thank You Bonus of 2,500 Aeroplan Miles:

- (i) Your *UCA* must not have previously qualified for and received any Aeroplan Miles *UCA* Welcome Bonus or Thank You Bonus;
- (ii) You must enrol your *UCA* in the Aeroplan Miles reward feature; and
- (iii) You must ensure that:
  - a. At least one eligible direct deposit is made into your *UCA*; or
  - b. At least three different eligible pre-authorized debits are withdrawn from your *UCA* in the same calendar month.

*Note: This one-time Thank You Bonus is the regular 2,500 Aeroplan Miles Thank You Bonus that applies under the CIBC Unlimited Chequing Account Aeroplan Miles reward feature. It is available on UCAs opened prior to June 2, 2008, if qualifying criteria are met. It is also available on UCAs opened after June 2, 2008 (including during the Fall 2009 Offer Period), if you meet the criteria noted above in the UCA Welcome Bonus section, with the exception that your eligible direct deposit or three different eligible pre-authorized debits occur(s) more than six full calendar months after the UCA was opened. In the latter case, you will receive the one-time Thank You Bonus instead of the one-time UCA Welcome Bonus once your eligible direct deposit or three different eligible pre-authorized debits are made.*

**C) TO QUALIFY for the regular UCA Monthly Bonus of 100 Aeroplan Miles:**

- (i) Ensure that your UCA is enrolled in the Aeroplan Miles reward feature, and:
  - a. At least one eligible direct deposit is made into your UCA; or
  - b. At least three different eligible pre-authorized debits are withdrawn from your UCA in the same calendar month. For example, if only two of the eligible pre-authorized debits you set up are withdrawn from your UCA in October, no Monthly Bonus will be earned for that month. If in November, three or more different eligible pre-authorized debits are withdrawn from your UCA, the Monthly Bonus is earned for that month.
- (ii) A Monthly Bonus will be awarded only in the calendar month(s) in which the above qualifying transactions are completed.

*Note: This Monthly Bonus of 100 Aeroplan Miles is the regular Monthly Bonus that applies under the CIBC Unlimited Chequing Account Aeroplan Miles reward feature. The Monthly Bonus is a maximum of 100 Aeroplan Miles even if the number of deposits or debits exceeds the required minimum.*

**TO RECEIVE the UCA Regular Welcome, Thank You and Monthly Bonuses:**

If you meet the requirements set out above and the General terms set out below, at the end of the calendar month in which all requirements were met (if your UCA is still open at that time) CIBC will send instructions to Aeroplan to credit Aeroplan Miles to the Aeroplan account associated with your UCA. Aeroplan Miles will be credited to your Aeroplan account approximately 6-8 weeks after the end of the calendar month in which all requirements are met. Customers who do not fully meet all conditions will receive no Aeroplan Miles.

**TO RECEIVE the Additional 5,000 Aeroplan Miles Bonus:**

If you meet the requirements for the Additional 5,000 Aeroplan Miles Bonus set out in Section A above, these Aeroplan Miles will be credited:

- Separately from the regular UCA Welcome Bonus of 5,000 Aeroplan Miles;
- To the Aeroplan account that is associated with your UCA;
- 12-16 weeks after the time all requirements in section A are met, not the UCA open date.

**ELIGIBLE RECURRING TRANSACTIONS:**

Most recurring direct deposits and pre-authorized debits are eligible. They include direct deposits and pre-authorized debits which you may have set up on your UCA before you enrolled in this feature or after you enrol. Examples of common recurring direct deposits are payroll, CPP/QPP, disability payments, dividends, and government deposits such as Employment Insurance and provincial parental insurance plan (PPIP). Examples of common recurring pre-authorized debits are pre-authorized bill payments and loan or mortgage payments where you set up pre-authorized instructions with your mortgage, loan, credit card and/or other provider. Recurring pre-authorized fund transfers that you initiate (i.e. if you use telephone banking, ABM and/or online banking to set up) to other CIBC deposit, credit card and line of credit accounts or to accounts at other financial institutions are not eligible. Consult with your branch advisor or telephone banking representative as to whether the pre-authorized debits or direct deposits are eligible for the Aeroplan Miles reward feature.

**GENERAL**

These general terms also apply to the Aeroplan Miles reward feature, including the ability to enrol a UCA in the feature and earn a Welcome Bonus or Thank You Bonus and Monthly Aeroplan Miles. The Aeroplan Miles reward feature is limited to one UCA per customer (including if you open or have multiple UCAs alone or jointly with other persons); also, in the case of joint UCAs, this Aeroplan Miles reward feature is limited to one of the joint accountholders. If you have or open more than one UCA (whether alone or with the same people), only one of the UCAs (as selected by CIBC in its sole discretion) will be eligible. If you open more than one UCA on the same day (whether alone or with the same people), CIBC will determine which of the UCAs (if any) is eligible.

While you may qualify for the regular UCA Welcome Bonus or UCA Thank You Bonus in addition to the UCA Monthly Bonus, these offers cannot be combined with any other UCA offers with the exception of the Additional 5,000 Aeroplan Miles Bonus in Section A.

If you opened a UCA(s) before the availability of the Aeroplan Miles feature on UCAs (June 2, 2008), you may open a new UCA(s). However, your new UCA will not be eligible for the Aeroplan Miles reward feature.

The UCA Aeroplan Miles reward feature is not available to persons who are eligible for the CIBC employee banking offer (including CIBC employees and retirees).

CIBC reserves the right, in its sole discretion, to disqualify, limit or revoke Aeroplan Miles that would or have been awarded under this feature in respect of any CIBC customer who it believes, in its sole discretion, obtained Aeroplan Miles without fully complying with these UCA Aeroplan Miles reward feature terms and conditions or is abusing or manipulating this feature. CIBC is not responsible for any delays in processing direct deposits into or pre-authorized debits from your UCA, whether any delay is attributable to the payor, payee or CIBC, or for any delays in crediting Aeroplan Miles to any Aeroplan accounts.

Please see the "Additional Terms for Loyalty Rewards" section contained in your Personal Account Agreement for further terms and conditions.

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